Case 09-01968 Doc 1 Filed 01/23/09 Entered 01/23/09 12:38:55 Desc Main

B ! (Official Form 1) (1/08)		טט	Cument	Paye I C	131			
	United States Ba Northern Distr			Voluntary Petition			OB.	
Name of Debtor (if individu WINTERS, CATHE	al, enter Last, First, Middle RINE-GAII	e):		Name of Joint Debtor (Spouse) (Last, First, Middle):				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):			
Last four digits of Soc. Sec. (if more than one, state all):	or Indvidual-Taxpayer I D	) (ITIN) No./(	Complete EIN	Last four di (if more tha			ixpayer I.D (IT	IN) No./Complete EIN
Street Address of Debtor (N		ite):		Street Addr	ess of Joint l	Debtor (No. and Stre	et, City, and St	ate)
1 CORINTH COURT TINLEY PARK, IL	ļ							
		ZIP C	ODE					ZIP CODE
County of Residence or of the COOK	ne Principal Place of Busin	ess:		County of F	esidence or	of the Principal Plac	e of Business:	
Mailing Address of Debtor ( PO BOX 438332	if different from street add	lress):		Mailing Ad	lress of Join	nt Debtor (if differen	t from street add	dress):
CHICAGO, IL		60€	643					
		ZIP C						ZIP CODE
Location of Principal Assets	of Business Debtor (if dif	Terent from str	reet address above)				E	IP CODE
Type of I		(Chaok and	Nature of Busine	ess		Chapter of Bank	ruptcy Code U	nder Which
(Form of Organization) (Check one box.)  ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below)		(Check one box.)  Health Care Business Single Asset Real Estate as defined to the second seco		e as defined in		Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13	Main Proceed Chapter 15	Petition for of a Foreign eding Petition for of a Foreign
once and our and sun	e type of onaty bolon )	Other			Nature of Debts (Check one box.)			
Tax-Exempt Ent (Check box, if applie  Debtor is a tax-exempt of under Title 26 of the Unit Code (the Internal Rever				able.) organization sited States	debi § 10 indi pers	ots are primarily consts, defined in 11 U.S D1(8) as "incurred by vidual primarily for sonal, family, or hous d purpose."	iumer De .C. bu an a	ebts are primarily isiness debts
	Filing Fee (Check one bo	ox.)		Check one l	юх:	Chapter 11 I	ebtors (	
Full Filing Fee attached	<b>d</b> .			☐ Debtor	is a small b	ousiness debtor as de	fined in 11 U.S	.C. § 101(51D).
signed application for t	installments (applicable to the court's consideration co t in installments. Rule 10	ertifying that th	he debtor is	Check if:		all business debtor a		*
	ested (applicable to chapte on for the court's considera			insiders or affiliates) are less than \$2,190,000.				
				Accept	is being file ances of the	ed with this petition.		n one or more classes
Statistical/Administrative I	nformation							THIS SPACE IS FOR COURT ESE ONLY
l <del>==</del>	hat funds will be available hat, after any exempt prop secured creditors.				d, there will	l be no funds availab	le for	
Estimated Number of Credite    Index	]	1,000- 5,000		0,001-	] 25,001- 60.000	50,001- 100,000	Over 100,000	
\$50,000 \$100,000 \$5	00,001 to \$500,001 00,000 to \$1	\$1,000,001 to \$10 million	to \$50 to	50,000,001 <u>\$</u> \$100 t	] :100,000,00 o \$500 nillion	\$500,000,001 to \$1 billion	☐ More than \$1 billion	
	09,001 to \$500,001 00,000 to \$1	\$1,000,001 to \$10 million	to \$50 to	50,000,001 <u>\$</u> -\$100 t	160,000,00 \$500 nillion	5500,000,001 to \$1 billion	More than \$1 billion	

Case 09-01968 Doc 1 Filed 01/23/09 Entered 01/23/09 12:38:55 Desc Main B I (Official Form 1) (1/08) Document Page 2 of 37 Page 2 Voluntary Petition Name of Debtor(s): (This page must be completed and filed in every case.) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.) Date Filed: 04/18/2008 4 ocation Case Number 08-09613 NORTHERN ILLINOIS DISTRICT Where Filed: Case Number 07-07936 Location NORTHERN ILLINOIS DISTRICT 05/01/2007 Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.) Name of Debtor Case Number Date Filed District: Relationship: Judge: Northern District of Illinois Exhibit A Exhibit B (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and whose debts are primarily consumer debts.) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). Exhibit A is attached and made a part of this petition Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. Z No **Exhibit D** (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box.)  $\Box$ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the

entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and

Debtor certifies that he/she has served the Landford with this certification. (11 U.S.C. § 362(1))

Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the

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filing of the petition.

B 1 (Official Form) 1 (1/08)	Page 3
Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case.)	
	Atures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7]. I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition]. I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request reflef in appropriate with the chapter of title 11, United States Code, specified in this states.  X.  Signature of Joint Debtor  X.  Signature of Joint Debtor  Telephone Number (it not represented by attorney).	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  X  (Signature of Foreign Representative)
Date Date	Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
Signature of Attorney for Debtor(s)  Printed Name of Attorney for Debtor(s)  Firm Name  Address  Telephone Number  Date  *In a case in which § 707(b\(\frac{1}{2}\)) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.  Signature of Debtor (Corporation/Partnership)	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.  Printed Name and title, if any, of Bankruptcy Petition Preparer  Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)  Address  Address
	TO THE MAKE TO GOT I
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date  Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
Signature of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted
Printed Name of Authorized Individual	in preparing this document unless the bankruptcy petition preparer is not an individual.
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming
Date	to the appropriate official form for each person
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankrupicy Procedure may result in fines or imprisonment or both 11 U.S.C. & 110 18 U.S.C. & 156

B ID (Official Form 1, Exhibit D) (12/08)

## UNITED STATES BANKRUPTCY COURT

In re HEER De 112 Crease No. (if known)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a creat counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a redit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

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B 1D (Official Form 1, Exh. D) (12/08) - Cont.

Page 2

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor;

Date:

# US BANKRUPTCY COURT NORTHERN ILLINOIS DISTRICT EASTERN DIVISION

#### CONTINUING FILED CASES:

05-07936

04-36849

00-38789

00-15071

99-03774

99-38904

98-32374

SEVERAL CASES FILED BY NOW DECEASED HUSBAND STERLING WINTERS.

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B4 (Official Form 4) (12/07)

# United States Bankruptcy Court

	Northern	District Of	Illinois
WINTERS	S, CATHERINE-GAIL	<u>,                                     </u>	Case No.
	Deptor		Chapter13

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

(1)	(2)	(3)	(4)	(5)
lame of creditor and complete auiling address, acluding zip ode	Name, telephone mimber and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed or subject to setoff	Amount of claim [if secured also state value of security]
Date: _				

[Declaration as in Form 2]

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(Official Form 6A) (12/07)		Document	Page 8 of 37	

ln re _	WINTERS, CATHERINE-GAIL ,	Case No.	
	Debtor	(If known)	

#### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
NONE				
	er constant of the constant of			
,				
				7.7
	Tot	al➤		

(Report also on Summary of Schedules.)

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In re	WINTERS, CATHERINE-GAIL ,	Case No.
	Debtor	(If known)

#### **SCHEDULE B - PERSONAL PROPERTY**

Desc Main

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		\$25.00		\$25.00
2. Checking, savings or other finan- cial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and home- stead associations, or credit unions, brokerage houses, or cooperatives.	N	\$000		\$000
3. Security deposits with public util- tties, telephone companies, land- lords, and others.	N			
4 Household goods and furnishings, including audio, video, and computer equipment.		FURNISHING		\$500.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	N			
6. Wearing apparel.		CLOTHING		\$250.00
7. Furs and jewelry.	N			
8 Firearms and sports, photographic, and other hobby equipment.	N			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	N			
10 Annuities. Itemize and name each issuer.	N			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Z			

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In re WINTERS, CATHERINE-GAIL	Case No.
Debtor	(If known)

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIPE, YOUTH, OR COMMUNETY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	N			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	N			
14. Interests in partnerships or joint ventures. Itemize.	N			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	N			
16. Accounts receivable.				
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	N			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	N			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A — Real Property.	N			
20 Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	N			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	N			

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In re	WINTERS, CATHERINE-GAIL ,	Case No.		
	Debtor	(If known)		

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBARD, WITE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	N	30.000		
23. Licenses, franchises, and other general intangibles. Give particulars				
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor perimarily for personal, family, or household purposes.	N			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	N			
26. Boats, motors, and accessories.	N			
7. Aircraft and accessories.	N			
8. Office equipment, furnishings, and supplies.	N			
9. Machinery, fixtures, equipment, and supplies used in business.	N			
0 Inventory.	N			
1. Animals.	N			
Crops - growing or harvested.     Give particulars	N			
3 Farming equipment and implements.	N			
4. Farm supplies, chemicals, and feed.	N			
5. Other personal property of any kind of already listed. Itemize.	N			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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In re WINTERS, CATHERINE- GAIL ,	Case No.
Debtor	(If known)

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to	which debtor is entitled under:
(Check one box)	

☑ 11 U.S.C. § 522(b)(2)
□ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
	PROVIDING EACH	PROVIDING EACH CLAIMED

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R6D	(Official	Form	6D)	(12/07)

In re WINTERS, CATHERINE-GAIL ,	Case No.
Debtor	(If known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

 $\mathbf{Z}$ 

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.			SUBJECT TO LIEN					
ACCOUNT NO.			VALUE \$					
			Value \$					
ACCOUNT NO.								
continuation sheets attached			VALUE \$ Subtotal ► (Total of this page)				\$	\$
			Total ► (Use only on last page)				\$	\$
			(SSS SM) (M MAN PAGE)			1	(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

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B6E (Official Form 6E) (12/07)

In re WINTERS, CATHERINE-GAIL ,	Case No.
Debtor	(if known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority. listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
Domestic Support Obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person carned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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B6D (Official Form 6D) (12/07)

In re	WINTERS, CATHERINE-GAIL	Case No.	
	Debtor	(If known)	

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.  GMAc Rizza Cadlliac, Sabb, Buick, Hummer 8925 West 159th Street			\$60,000.00 to Rizza @8,000.00 to GMAC				\$88,000.00	0
Tinley Park, IL 60477								
ACCOUNT NO.			VALUE \$					
Pansy White 909 Birkshire Matteson, IL 60443	***						\$100,000.00	0
ACCOUNT NO.			VALUES					
incountry.								
			VALUE S					
continuation sheets attached			Subtotal ► (Total of this page)				\$ 188,000.00	\$
			Total ► (Use only on last page)				\$188,000.00	\$
							(Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related

Data.)

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B6E (Official Form 6E) (12/07) - Cont.

ln re	WINTERS, CATHERINE-GAIL	, Case No
	Debtor	(if known)
Contain t	farmers and fishermen	
Claims of o	pertain farmers and fishermen, up to \$5,400* per far	rmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits	by individuals	
Claims of it that were not	ndividuals up to \$2,425* for deposits for the purcha delivered or provided. 11 U.S.C. § 507(a)(7).	ase, lease, or rental of property or services for personal, family, or household use,
Taxes and	d Certain Other Debts Owed to Governmental U	3nits
Taxes, custo	oms duties, and penalties owing to federal, state, an	d local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitn	ments to Maintain the Capital of an Insured Dep	ository Institution
Claims base Governors of § 507 (a)(9).	ed on commitments to the FDIC, RTC, Director of the Federal Reserve System, or their predecessors of	the Office of Thrift Supervision. Comptroller of the Currency, or Board of or successors, to maintain the capital of an insured depository institution. 11 U.S.C.
Claims fo	or Death or Personal Injury While Debtor Was I	ntoxicated
Claims for d drug, or anoth	death or personal injury resulting from the operation the substance. 11 U.S.C. § 507(a)(10).	n of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a
* Amounts are adjustment.	e subject to adjustment on April 1, 2010, and every	three years thereafter with respect to cases commenced on or after the date of
	co	ontinuation sheets attached

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In re WINTERS, CATHERI	NE-GAIL,	Case No.	

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

(if known)

		<del>,</del>							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.									
									77
Account No.									
Account No.									
Account No.									
Sheet no of continuation sheets attached Creditors Holding Priority Claims	l to Sch	nedule of	Subtotals➤ (Totals of this page)				\$	\$	
		Total > (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)		- 1	\$				
		Totals (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)				\$	\$		

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In re	WINTERS, CATHERINE-GAIL	Case No.
	Debtor	(if known)

Main

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME, DATE CLAIM WAS AMOUNT OF JNLIQUIDATED CONTINGENT CODEBTOR MAILING ADDRESS INCURRED AND **CLAIM** DISPUTED INCLUDING ZIP CODE, CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCOUNT NO. 92-00-21-9502 9 Gas Service NICOR GAS Attention Bankruptcy & Collections \$7600.00 PO Box 549 Aurora, IL 60507 ACCOUNT NO. Telephone Service AT&T 708-444-1886 \$6500.00 Bankruptcy Department PO Box 769 Arington, TX 76004 ACCOUNT NO. Student Loans Citibank NA as trustee for The Student \$16,000.00 Loan Group 701 East 60th Street North Sioux Falls, SD 57117 ACCOUNT NO. Cable Service to 1 Corinth Court Tinley Park, IL 60477 Comcast Cable \$1,600.00 Telephone Service 16250 Oak Park Avenue Tinley Park, IL 60477 \$31,700.00 Subtotal≯ continuation sheets attached (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical

Summary of Certain Liabilities and Related Data.)

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In re	WINTERS, CATHERINE-GAIL	,	Case No.
	Debtor	_	(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1642788039  Commonwealth Edison Attn: Revenue Management Dept. 2100 Swift Drive Oak Brook, IL 60523			Electric Service to 1 Corinth Court Timley Park, IL 60477				\$8,000.00
ACCOUNT NO. X5407061  Safeco Insurance Agent: Insurance Answer Center LLC PO Box 261220 Encino, CA 91426-1220			Car Insurance & Home Insurance				\$4500.00
ACCOUNT NO. 133569962  National City Bank 7151 West 159th Street Tinley Park, IL 60477			Checking Account  Overdraft Fees				\$1,400.00
ACCOUNT NO.  Citibank 18 Orland Square Dr.  Orland Park, IL 60462			Checking Account				\$900.00
ACCOUNT NO.  Liberty Mutual Insurance  I Liberty Square  Mishawaka, IN 46544			Auto Insurance				\$6,700.00
Sheet noof continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims					\$ 21,500.00		
Total (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable on the Statistical Summary of Certain Liabilities and Related Data.)					\$ 53,200.00		

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B6G (Official Form 6G) (12/07)

In re WINTERS, CATHERINE-GAIL , Case No. (if known)

Check this box if debtor has no executory contracts or unexpired leases.

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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In re	WINTERS, CATHERINE-GAIL	, ;	Case No.	

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In re WINTERS, CATHERINE-GAIL ,	Case No
Debtor	(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the

ndebtor spouse during the eight years immediately preceding the comm ld's initials and the name and address of the child's parent or guardian, ld's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).	
Check this box if debtor has no codebtors.	
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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In re	Pahtor ,	Case No	
In no	WINTERS, CATHERINE-GAIL	Casa No	

Desc Main

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital	DEPENDE	NTS OF DEBTOR	AND SPOUSE
Status: W	RELATIONSHIP(S):		AGE(S):
Employment:	DEBTOR		SPOUSE
Occupation	HOMEMAKER		
Name of Employer			
How long employe	d		
Address of Employ			
1 2			
NCOME: (Estimate	of average or projected monthly income at time	DEBTOR	SPOUSE
case f		0	
		\$ <u>0</u>	<u> </u>
	ges, salary, and commissions	<b>\$</b> 0	•
(Prorate if not page Estimate monthly		3 <u>U</u>	_ •
Lounax individu	o vertinic		
. SUBTOTAL		<u>\$0</u>	<u> </u>
LESS PAYROLL	DEDUCTIONS		
a. Payroll taxes ar	nd social security	\$0	<u> </u>
b. Insurance		\$ 0	
c. Union dues	);	\$ 0 \$ 0	
d. Other (Specify)	·	P	<del></del>
SUBTOTAL OF F	AYROLL DEDUCTIONS	\$ <u>0</u>	\$
. TOTAL NET MO	NTHLY TAKE HOME PAY	\$ <u>0</u>	\$
	om operation of business or profession or farm	<b>\$</b> 0	<u> </u>
(Attach detailed Income from real p		<u>\$0</u>	<u> </u>
Interest and divide		\$ <sup>0</sup>	\$
	nance or support payments payable to the debtor for	\$ 0	•
the debtor's us	e or that of dependents listed above	3	<u> </u>
<ol> <li>Social security or</li> </ol>	government assistance		
(Specify):	WIDOWS BENEFITS	\$2891.00	<u> </u>
2. Pension or retirer		\$0	
<ol> <li>Other monthly in (Specify):</li> </ol>	WHILE	<u>s</u> 0	<u></u>
(Opening).		Ψ	······································
4. SUBTOTAL OF	LINES 7 THROUGH 13	\$ <u>2891</u>	<u> </u>
5. AVERAGE MON	NTHLY INCOME (Add amounts on lines 6 and 14)	<u>\$2891</u>	<u> </u>
COMBINED AV	ERAGE MONTHLY INCOME: (Combine column	s <u>2</u>	891
tals from line 15)	2.3.02 months: Encount (comonic commit	(Report also on Sur	mmary of Schedules and, if applicable,

on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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Г	WINTERS, CATHERINE-GAIL	C . N	
ln re	winters, Catherine-Gail,	Case No.	
	Debtor	(if known)	

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital	DEPENDE	NTS OF DEBTOR AND	SPOUSE
Status: W	RELATIONSHIP(S):		AGE(S):
Employment:	DEBTOR		SPOUSE
Occupation	HOMEMAKER		
Name of Employer			
How long employe	d		***************************************
Address of Employ			
1 .			
	of average or projected monthly income at time	DEBTOR	SPOUSE
case f	aled)	\$0	•
Monthly gross was	ges, salary, and commissions	30	P
(Prorate if not pa		<b>\$</b> 0	S
. Estimate monthly			
. SUBTOTAL			
SOMOTILE		\$0	\$
LESS PAYROLL	DEDUCTIONS		
a. Payroll taxes ar	nd social security	\$ <u>0</u>	\$
<ul> <li>b. Insurance</li> </ul>		\$ 0	<u>\$</u>
<ul> <li>c. Union dues</li> </ul>		\$ 0	<u>5</u>
d. Other (Specify)	):	\$ <u>0</u>	<b>3</b>
. SUBTOTAL OF F	PAYROLL DEDUCTIONS	\$ <u>0</u>	\$
. TOTAL NET MO	NTHLY TAKE HOME PAY	\$0	S
	om operation of business or profession or farm	<b>\$</b> 0	\$
(Attach detailed		<u>\$0</u>	\$
Income from real p		<b>\$</b> 0	4-
Interest and divide	nas nance or support payments payable to the debtor for		\$
	e or that of dependents listed above	\$_0	\$
<ol> <li>Social security or</li> </ol>	government assistance		
	WIDOWS BENEFITS	\$2891.00	\$
Pension or retiren		<b>\$</b> 0	<u></u>
3. Other monthly in	come	§ 0	<u></u>
(Specify):		2 <u>~</u>	\$
4. SUBTOTAL OF	LINES 7 THROUGH 13	\$ <u>2891</u>	\$
5. AVERAGE MON	NTHLY INCOME (Add amounts on lines 6 and 14)	\$ <u>2891</u>	\$
5. COMBINED AV	ERAGE MONTHLY INCOME: (Combine column	<b>s</b> <u>2891</u>	
tals from line 15)		(Report also on Summary	of Schedules and, if applicable,
		on Statistical Summary o	f Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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In re WINTERS, CATHERINE-GAIL ,	Case No.
Debtor	(if known)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

109.00	Check this box if a joint petition is f	iled and debtor`	s spouse maintains a separate household. Complete a s	eparate schedule of expenditures labeled "Spouse."
1	1. Rent or home mortgage payment (include l	ot rented for mo	obile home)	s <u>1500.00</u>
1	a. Are real estate taxes included?	Yes	No <b>✓</b>	
b Water and sewer	b. Is property insurance included?	Yes	No	
C. Telephone   S   100.00     d. Other   S   0.00     3. Home maintenance (repairs and upkeep)   S   300.00     4. Food   S   300.00     5. Clothing   S   25.00     6. Laundry and dry cleaning   S   25.00     7. Medical and dental expenses   S   300.00     8. Transportation (not including ear payments)   S   55.00     9. Recreation, clubs and entertainment, newspapers, magazines, etc   S   25.00     9. Recreation, clubs and entertainment, newspapers, magazines, etc   S   25.00     10. Charitable contributions   S   55.00     9. Recreation, clubs and entertainment, newspapers, magazines, etc   S   25.00     10. Charitable contributions   S   55.00     9. Recreation, clubs and entertainment, newspapers, magazines, etc   S   25.00     10. Charitable contributions   S   55.00     9. Recreation, clubs and entertainment, newspapers, magazines, etc   S   55.00     9. Recreation, clubs and entertainment, newspapers, magazines, etc   S   55.00     9. Recreation, clubs and entertainment, newspapers, magazines, etc   S   55.00     9. Recreation, clubs and entertainment, newspapers, magazines, etc   S   55.00     9. Recreation, clubs and entertainment, newspapers, magazines, etc   S   55.00     9. Recreation, clubs and entertainment, newspapers, magazines, etc   S   50.00     9. Recreation, clubs and entertainment, newspapers, magazines, etc   S   50.00     9. Recreation, clubs and entertainment, newspapers, magazines, etc   S   50.00     9. Recreation, clubs and entertainment, newspapers, magazines, etc   S   50.00     9. Recreation, clubs and entertainment, newspapers, magazines, etc   S   50.00     9. Certain liabulation and entertainment, newspapers, magazines, etc   S   50.00     9. Certain liabulation and entertainment, newspapers, magazines, etc   S   50.00     9. Certain liabulation and entertainment, newspapers, magazines, etc   S   50.00     9. Certain liabulation and entertainment, newspapers, magazines, etc   S   50.00     9. Certain liabulation and entertainment, newspapers, magazines, etc   S   50.00     9.	2. Utilities: a. Electricity and heating fuel			\$ <u>125.00</u>
d. Other	b. Water and sewer			\$ <u>109.00</u>
1.   1.   1.   1.   1.   1.   1.   1.	c. Telephone			s <u>100.00</u>
Food   \$ 300.00   \$ 25.0	d. Other			s <u>0.00</u>
S. Clothing   S. 25.00	3. Home maintenance (repairs and upkeep)			s <u>30.00</u>
Same	4. Food			\$ <u>300.00</u>
Sacration   Sacr	5. Clothing			\$ <u>25.00</u>
8. Transportation (not including car payments)         \$ 55.00           9. Recreation, clubs and entertainment, newspapers, magazines, etc         \$ 25.00           10. Charitable contributions         \$ 15.00           11. Insurance (not deducted from wages or included in home mortgage payments)         \$ 45.00           11. Insurance (not deducted from wages or included in home mortgage payments)         \$ 45.00           a. Homeowner's or renter's         \$ 0           b. Life         \$ 0           c. Health         \$ 0           d. Auto         \$ 0           d. Auto         \$ 0           12. Taxes (not deducted from wages or included in home mortgage payments)         \$ 0           (Specify)         \$ 0           13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)         \$ 0           a. Auto         \$ 0           b. Other         \$ 0           c. Other         \$ 0           d. Hammory, maintenance, and support paid to others         \$ 0           15. Payments for support of additional dependents not living at your home         \$ 0           16. Regular expenses from operation of business, profession, or farm (attach detailed statement)         \$ 0           17. Other         \$ 0           18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Rep	6. Laundry and dry cleaning			\$ <u>30.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc \$25.00   10. Charitable contributions \$15.00   11. Insurance (not deducted from wages or included in home mortgage payments)  a. Homeowner's or renter's \$45.00   b. Life \$0   c. Health \$0   d. Auto \$65.00   e. Other \$0   12. Taxes (not deducted from wages or included in home mortgage payments)  (Specify)   s0   13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)  a. Auto \$0   b. Other \$0   a. Auto \$0   b. Other \$0   c. Other \$0   s0   s0   s0   s14. Alimony, maintenance, and support paid to others \$0   s0   s15. Payments for support of additional dependents not living at your home \$0   s16. Regular expenses from operation of business, profession, or farm (attach detailed statement) \$0   s17. Other \$0   s0   s18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) s2. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 18 above \$2104.00	7. Medical and dental expenses			s <u>35.00</u>
10 Charitable contributions \$ 15.00   11 Insurance (not deducted from wages or included in home mortgage payments)  a. Homeowner's or renter's \$ 45,00   b. Life \$ 0   c. Health \$ 0   d. Auto \$ 65.00   e. Other \$ 0   12. Taxes (not deducted from wages or included in home mortgage payments) (specify)   so   13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)  a. Auto \$ 0   b. Other \$ 0   c. Other \$ 0   s. Other \$	8. Transportation (not including car payments	5)		\$ <u>55.00</u>
a. Homeowner's or renter's b. Life c. Health d. Auto c. Chealth d. Auto c. Other c. Other so 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto b. Other c. Other c. Other so 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto b. Other c. Other so 14. Alimony, maintenance, and support paid to others so 15. Payments for support of additional dependents not living at your home so 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) so 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) so 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:  \$2891.00 \$2104.00 \$2104.00 \$2104.00 \$2104.00 \$2104.00	9. Recreation, clubs and entertainment, newsp	papers, magazin	es. etc	\$ 25.00
a. Homeowner's or renter's  b. Life c. Health d. Auto e. Other e. Other s.	10.Charitable contributions			\$ <u>15.00</u>
b. Life c. Health d. Auto e. Other s. O	11.Insurance (not deducted from wages or inc	cluded in home	nortgage payments)	
c. Health d. Auto e. Other	a. Homeowner's or renter's			\$ <u>45.00</u>
d. Auto e. Other	b. Life			\$ <u>O</u>
e. Other	c. Health			\$ <u>0</u>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)	đ. Auto			\$ <u>65.00</u>
(Specify)  13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)  a. Auto b. Other c. Other 14. Alimony, maintenance, and support paid to others 15. Payments for support of additional dependents not living at your home 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.) 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:  20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule 1 b. Average monthly expenses from Line 18 above  \$20.	e. Other			\$ <u>0</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)  a. Auto  b. Other  c. Other  14. Alimony, maintenance, and support paid to others  15. Payments for support of additional dependents not living at your home  16. Regular expenses from operation of business, profession, or farm (attach detailed statement)  17. Other  18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)  19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:  20. STATEMENT OF MONTHLY NET INCOME  a. Average monthly income from Line 15 of Schedule I  b. Average monthly expenses from Line 18 above  \$2891.00  \$2291.00				\$ <u>0</u>
b. Other solutions of the support paid to others solutions of payments for support of additional dependents not living at your home solutions of payments for support of additional dependents not living at your home solutions of payments for support of additional dependents not living at your home solutions of payments for support of additional dependents not living at your home solutions of payments for support of additional dependents not living at your home solutions of payments for support of additional dependents not living at your home solutions and the support of additional dependents not living at your home solutions and support payments for support of additional dependents not living at your home solutions of payments for more support of additional dependents not living at your home solutions of payments for support of additional dependents not living at your home solutions and support payments solutions and				
c. Other  14. Alimony, maintenance, and support paid to others  15. Payments for support of additional dependents not living at your home  16. Regular expenses from operation of business, profession, or farm (attach detailed statement)  17. Other  18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)  19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:  20. STATEMENT OF MONTHLY NET INCOME  a. Average monthly income from Line 15 of Schedule I  b. Average monthly expenses from Line 18 above  \$2891.00	a. Auto			\$ <u>0</u>
14. Alimony, maintenance, and support paid to others  15. Payments for support of additional dependents not living at your home  16. Regular expenses from operation of business, profession, or farm (attach detailed statement)  17. Other  18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)  19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:  20. STATEMENT OF MONTHLY NET INCOME  a. Average monthly income from Line 15 of Schedule I  b. Average monthly expenses from Line 18 above  \$2891.00	b. Other			\$ <u>0</u>
14. Alimony, maintenance, and support paid to others  15. Payments for support of additional dependents not living at your home  16. Regular expenses from operation of business, profession, or farm (attach detailed statement)  17. Other  18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)  19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:  20. STATEMENT OF MONTHLY NET INCOME  a. Average monthly income from Line 15 of Schedule I  b. Average monthly expenses from Line 18 above  \$ 2891.00	c. Other			\$ <u>0</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)  17. Other  18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)  19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:  20. STATEMENT OF MONTHLY NET INCOME  a. Average monthly income from Line 15 of Schedule I  b. Average monthly expenses from Line 18 above  \$2891.00  \$2104.00				\$ <u>0</u>
17. Other \$0  18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)  19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:  20. STATEMENT OF MONTHLY NET INCOME  a. Average monthly income from Line 15 of Schedule I  b. Average monthly expenses from Line 18 above  \$2891.00	15. Payments for support of additional depend	dents not living	at your home	s <u>0</u>
18 AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)  19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:  20. STATEMENT OF MONTHLY NET INCOME  a. Average monthly income from Line 15 of Schedule I  b. Average monthly expenses from Line 18 above  \$2891.00	16. Regular expenses from operation of busin	ess, profession,	or farm (attach detailed statement)	\$ <u>0</u>
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)  19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:  20. STATEMENT OF MONTHLY NET INCOME  a. Average monthly income from Line 15 of Schedule I  b. Average monthly expenses from Line 18 above  \$2891.00  \$2104.00	17. Other		-	\$ <u>0</u>
20. STATEMENT OF MONTHLY NET INCOME  a. Average monthly income from Line 15 of Schedule I  b. Average monthly expenses from Line 18 above  \$2891.00  \$2104.00				\$2104.00
a. Average monthly income from Line 15 of Schedule I  b. Average monthly expenses from Line 18 above  \$2891.00  \$2104.00	19. Describe any increase or decrease in expe	nditures reasona	bly anticipated to occur within the year following the	filing of this document:
b Average monthly expenses from Line 18 above \$2104.00	20. STATEMENT OF MONTHLY NET INC	ОМЕ		
b Average monthly expenses from Line 18 above \$2104.00	a. Average monthly income from Line 15	of Schedule I		\$2891.00
707.00				s2104.00
	c Monthly net income (a. minus b.)			\$ 787.00

Debtor

Document

Case 09-01968 Doc 1 Filed 01/23/09 Entered 01/23/09 12:38:55 Desc Main Page 25 of 37

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re WINTERS, CATHERINE-GAIL,

Case No. \_\_ (if known)

## **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

DECLARATION UND	ER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR
I declare under penalty of perjury that I have read the forego	oing summary and schedules, consisting ofsheets; and that they are five and correct to the best o
my knowledge, information, and belief.	- And - All
1/23/2009	
Date	Signature Debtor
Date	Signature:(Joint Debtor, if any)
	(John Decol, it ally)
	[If joint case, both spouses must sign.]
DECLARATION AND SIGNATURE OF	NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
the debtor with a copy of this document and the notices and informa-	tion preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided tion required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum epting any fee from the debtor, as required by that section.  349-40-6/15 Social Security No.
of Bankruptcy Petition Preparer	(Required by 11 U.S.C. § 110.)
lf the hankruptcy petition preparer is not an individual, state the nar who signs this document	me, title (if any), address, and social security number of the officer, principal, responsible person, or partner
Address	
X COLUMN X Signature of Bankruptcy Petition Preparer	1/23/2009 Jaie
Names and Social Security numbers of all other individuals who pre	pared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
lf more than one person prepared this document, attach additional s	igned sheets conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure to comply with the provisions of ti 18 U.S.C. § 156.	tile 11 and the Federal Rules of Bankriptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110:
DECLARATION UNDER PENALTY O	OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
1, the [the presidence partnership ] of the read the foregoing summary and schedules, consisting of she knowledge, information, and belief.	ent or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have eets (Total shown on summary page plus I), and that they are true and correct to the best of my
Date	
	Signature:
	[Print or type name of individual signing on behalf of debtor.]
	[1 this of type same of merriadal signing on behan of decived
fAn individual signing on behalf of a partnership or corporation	must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (12/07)

#### UNITED STATES BANKRUPTCY COURT

	Northern	DISTRICT OF	Illinois
In re:	WINTERS, CATHERINE-GAIL Debtor	Case No	(ifknown)
	STATEMEN	NT OF FINANCIAL A	FFAIRS
the information of filed. An inc should provide affairs. To it child's parent §112 and Fee Qui must comple additional sp	ion for both spouses is combined. If the for both spouses whether or not a joint plividual debtor engaged in business as a de the information requested on this standicate payments, transfers and the like tor guardian, such as "A.B., a minor chd. R. Bankr. P. 1007(m).  Destions 1 - 18 are to be completed by all the Questions 19 - 25. If the answer to	e case is filed under chapter 12 petition is filed, unless the spoud a sole proprietor, partner, family dement concerning all such active to minor children, state the child, by John Doe, guardian." Defil debtors. Debtors that are or han applicable question is "No estion, use and attach a separate	petition may file a single statement on which or chapter 13, a married debtor must furnish uses are separated and a joint petition is not y farmer, or self-employed professional, vities as well as the individual's personal lid's initials and the name and address of the ornot disclose the child's name. See, 11 U.S.C. have been in business, as defined below, also one," mark the box labeled "None." If sheet properly identified with the case name,
		DEFINITIONS	
individual de the filing of t of the voting self-employe	btor is "in business" for the purpose of this bankruptcy case, any of the followi or equity securities of a corporation; a d full-time or part-time. An individual trade, business, or other activity, other	this form if the debtor is or has ing: an officer, director, managi partner, other than a limited pa debtor also may be "in busines	e debtor is a corporation or partnership. An been, within six years immediately preceding ng executive, or owner of 5 percent or more rtner, of a partnership; a sole proprietor or is for the purpose of this form if the debtor ment income from the debtor's primary
their relative	s; corporations of which the debtor is ar	n officer, director, or person in	ne debtor; general partners of the debtor and control; officers, directors, and any owner of elatives; affiliates of the debtor and insiders

#### 1. Income from employment or operation of business

of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

2

	State the amount of income received by the deb debtor's business during the <b>two years</b> immedia joint petition is filed, state income for each spourmust state income for each spouse whether or ne petition is not filed.)	itely preceding the case separately. (Mar	ommencement ried debtors fi	t of this case. ling under cha	Give particulars. If a apter 12 or chapter 13
	AMOUNT		SC	OURCE	
·	3. Payments to creditors				
	Complete a. or b., as appropriate, and c.				
	goods or services, and other debts to any credito this case unless the aggregate value of all proper		r is affected by	y such transfer	r is less than \$600.
	Indicate with an asterisk (*) any payments that was part of an alternative repayment schedule unagency. (Married debtors filing under chapter I whether or not a joint petition is filed, unless the NAME AND ADDRESS OF CREDITOR	were made to a credi der a plan by an app 2 or chapter 13 mus e spouses are separat DATES OF	roved nonprofet include payn ted and a joint AMOUNT	it budgeting a nents by either petition is not AMO!	and credit counseling r or both spouses t filed.)
	Indicate with an asterisk (*) any payments that was part of an alternative repayment schedule unagency. (Married debtors filing under chapter I whether or not a joint petition is filed, unless the	were made to a credi der a plan by an app 2 or chapter 13 mus e spouses are separat	roved nonprof t include paym ted and a joint	it budgeting a nents by either petition is not AMO!	and credit counseling r or both spouses t filed.)
	Indicate with an asterisk (*) any payments that was part of an alternative repayment schedule unagency. (Married debtors filing under chapter I whether or not a joint petition is filed, unless the	were made to a credider a plan by an app 2 or chapter 13 must be spouses are separated DATES OF PAYMENTS  DATES OF PAYMENTS  there debts: List each the cathan \$5,475. If the ecount of a domestic dinonprofit budgetingst include payments	roved nonprof t include paym ted and a joint  AMOUNT PAID  payment or oth se unless the a debtor is an in- support obliga g and credit co and other tran	at budgeting a nents by either petition is not AMOI STILL  mer transfer to ggregate valuation or as paragunseling agernsfers by either the state of	and credit counseling r or both spouses t filed.)  UNTOWING  any creditor made e of all property that cate with an asterisk (art of an alternative ncy. (Married er or both spouses

Z

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE OF

AMOUNT

AMOUNT

AND RELATIONSHIP TO DEBTOR

PAYMENT

PAID

STILL OWING

3

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY

STATUS OR

AND LOCATION

DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

DATE OF

DESCRIPTION AND VALUE OF PROPERTY

BENEFIT PROPERTY WAS SEIZED

**SEIZURE** 

#### 5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER CHRYSLER FINANCIAL C/O REIZMAN BERGER PC 7700 BOHOMME AVE, 7TH FL DATE OF REPOSSESSION. FORECLOSURE SALE. TRANSFER OR RETURN

REPOSSED

DESCRIPTION AND VALUE OF PROPERTY 2005 CHEVY SSR 2007 DODGE CALIBER

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT 4



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE Of PROPERTY

#### 7. Gifts



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

#### 8. Losses



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

PROPERTY BY

#### Payments related to debt counseling or bankruptcy



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT. NAME OF PAYER IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

5

#### 10. Other transfers



a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

DATE

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER **DEVICE** 

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

#### INTEREST IN PROPERTY

#### 11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None **Z**  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF

DATE OF TRANSFER OR SURRENDER,

CONTENTS IF ANY

#### 13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

#### 14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor





If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

6

#### 16. Spouses and Former Spouses



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE

ENVIRONMENTAL

7

E LAW



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME

NAME AND ADDRESS

DATE OF

**ENVIRONMENTAL** 

AND ADDRESS

OF GOVERNMENTAL UNIT

NOTICE

LAW



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business



a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in

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which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY

OR OTHER INDIVIDUAL

ADDRESS NATURE OF BUSINESS

BEGINNING AND ENDING DATES

8

TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements



a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED



b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

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	NAME		ADDRESS	
∾опе <b></b>	d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within <b>two years</b> immediately preceding the commencement of this case.			
	NAME AND ADDRESS		DATE ISSUED	
	20. Inventories			
None	a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.			
	DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)	
None	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.  NAME AND ADDRESSES OF CUSTODIAN			
	DATE OF INVENTORY		OF INVENTORY RECORDS	
	21. Current Partners, Officer	s, Directors and Shareholders		
lone 71	<ul> <li>a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.</li> </ul>			
L	NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST	
ŭ				
Z]		n, list all officers and directors of the ols, or holds 5 percent or more of the	corporation, and each stockholder who evoting or equity securities of the	

#### 22. Former partners, officers, directors and shareholders



a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME

**ADDRESS** 

DATE OF WITHDRAWAL



b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

\* \* \* \* \* \*

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[If completed by an individual or individual and spo	use]
I declare under penalty of perjury that I have read the affairs and any attachments thereto and that they are	e answers contained in the foregoing statement of financial true and correct.
Date	Signature
Date	of Debtor Signature of Joint Debtor (if any)
[If completed on behalf of a partnership or corporation]  I declare under penalty of perjury that I have read the answers c	ontained in the foregoing statement of financial affairs and any attachments
thereto and that they are true and correct to the best of my know	ledge, information and belief.
Date	Signature
	Print Name and Title
[An individual signing on behalf of a partnership or corporation	must indicate position or relationship to debtor.]
continua	tion sheets attached
Penalty for making a false statement: Fine of up to \$500,000 or	imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571
DECLARATION AND SIGNATURE OF NON-ATTORNE	Y BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
I declare under penalty of perjury that: (1) I am a bankruptcy petition pre compensation and have provided the debtor with a copy of this document ar and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to	parer as defined in 11 U.S.C. § 110; (2) I prepared this document for all the notices and information required under 11 U.S.C. §§ 110(b), 110(h),
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social-Security No. (Required by 11 U.S.C. § 110.)
f the bankruptcy petition preparer is not an individual, state the name, title esponsible person, or partner who signs this document.	(if any), address, and social-security number of the officer, principal,
Address	
Signature of Bankruptcy Petition Preparer	Date

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

